Claims 1, 3-6, 9-11, 13, 15 and 16 stand rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,564,323 (Takahashi et al.). In the "Response to Arguments" section of the final action, the office action cites column 14, line 16 to column 15, line 19 and FIGs. 9 and 10 as allegedly teaching the limitations set forth in claim 1 as well as column 19, line 66 to column 20, line 58. However, although the cited portion uses the word "inquiry code" the claims actually require, among other things, storing inquiry data to facilitate entry of shared authentication data for initialization and retrieving the stored inquiry data for presentation based on the received entity identification and receiving the shared authentication data in response to the presented inquiry data. The inquiry data as claimed is information asked of the user such that responses to the inquiry information may be used to identify shared authentication data. The "inquiry code" displayed, for example, in FIG. 10 is in fact not inquiry data as claimed as there are no questions or other information being requested. In fact, it just appears to be a name for the code being entered. As such, the claim is in condition for allowance. If the rejection is maintained, Applicants respectfully request a showing as to which specific data in the cited reference corresponds to the claimed "inquiry data" and "shared authentication data".

As to claim 3, the office action cites to column 7, line 56 to column 9, line 3 and column 31, line 18 to column 37, line 16. These claims require, among other things, storing data representing a function of the entity identification data and storing shared authentication type data and subsequently generating data representing function of the received entity identification data, among other limitations. The cited portion of the reference does not appear to teach generating functions of the data nor data representing a function nor storing shared authentication type data. As such, the claim is in condition for allowance. If the rejection is maintained, Applicants respectfully request a showing by column and line number of the claimed

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data representing a function of the entity identification data and storing shared authentication type data as claimed as well as generating data representing a function of the received entity identification data. In addition, Applicants respectfully request a showing as to the selecting of stored inquiry data based on the obtained stored shared authentication type data.

Since the final action did not address Applicants' previous arguments with respect to the other dependent claims such as, for example, claims 5 and 6, Applicants respectfully reassert the relevant remarks and as such, these claims are also in condition for allowance. If the rejection is maintained, Applicants respectfully request that Applicants' previous remarks in the previous office action be addressed.

Claim 9 is allowable at least as depending from an allowable base claim.

Claim 10 is also allowable for the same reasons set forth above with respect to claim 6. Accordingly, this claim is also believed to be in condition for allowance.

As to claims 11, 13, 15 and 16, Applicants respectfully reassert the relevant remarks made above with respect to claims 1, 3, 4 and 5, respectively. Accordingly, these claims are also in condition for allowance.

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Applicants respectfully submit that the claims are in condition for allowance and respectfully request that a timely Notice of Allowance be issued in this case. The Examiner is invited to contact the below listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

Respectfully submitted,

Dated: _____ March 25, 2005 _____   By:_____

Christopher J. Reckamp
Reg. No. 34,414

Vedder, Price, Kaufman & Kammholz, P.C.
222 North LaSalle Street
Chicago, Illinois 60601
PHONE: (312) 609-7599
FAX: (312) 609-5005

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